



October 1, 2002
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NAF News

6th Area Support Group Nonappropriated Fund Personnel, Stuttgart, Germany

HELPFUL WEBSITES

www.NAFBENEFITS.com

www.aetnaushc.com

www.armymwr.com

www.401k.com

www.stuttgart.army.mil

www.mwrjobs.army.mil

www.mwrtrade.com

[www.chrma.hqusaureur.
army.mil](http://www.chrma.hqusaureur.army.mil)

READING THE LES

Are you confused by all the codes and abbreviations? First step is to flip over the LES. Many are listed, but below are the most common:

OASDI – Social Security
6.5% of your pay.

Medicare – 1.45% of your
pay

GLI – Group Life

Insurance Premiums

HMO – Health Insurance
Premiums

ND – Night Differential
(only NF's will see an
entry; for NA's it is
automatically figured in
the hourly rate)

EXEMPT (under taxes) –
This is the amount of
deductions you have
claimed on your W-4.

STAT (under taxes) –
This number indicates
Single or Married. It is
taken from your W-4.

When It's Time to Leave....

Don't Forget Your Benefits!

As a Regular employee with benefits, leaving NAF is more than saying good-bye and packing up the office. Decisions about benefits - payouts and rollovers - need to be done to save time and future aggravation. Whether you are separating from government service or taking a job with Appropriated Funds (AF), your first stop should be the NAF CPU.

Employees resigning Public Law 101-508 to accept an Appropriated Fund position should make an appointment with the NAF CPU as soon as possible after accepting the AF job offer to discuss their benefit portability options. Employees are given the option of keeping the NAF retirement or moving to the AF retirement plan. This is a one-time irrevocable election so things such as future career plans and past time in service should be examined to determine which plan better fits your retirement needs. This election **MUST**

be made within the first 30 days of employment with AF.

If you are leaving government service completely, your options are slightly different. Employees with the NAF Retirement Plan have several options available based on years of participation ranging from leaving the money on deposit to receiving a payout. Each option requires the employee's signature. Participants in the 401(k) must contact Fidelity Investments approximately 30 days after their resignation date to arrange either a payout or a rollover. Health and Life Insurance benefits stop on the effective date of resignation, although through the Temporary Continuation of Coverage Program, most employees are eligible for the extension of health insurance benefits at their cost for up to 18 months.

While the choice of options may seem confusing, a visit to the NAF CPU can make your transition smooth.

Open Season 2002 Expands Your Options

The NAF Benefits Open Season will occur from 21 October until 15 November. This year's season is limited which allows only certain changes.

Options on health insurance benefits are restricted to changes in plans (such as adding family members), cancellation of existing policies, and declination of the pre-tax premium payments. If you do not already have the health insurance plan, you will **NOT** be able to sign up at this time.

Thinking about Life Insurance? All Regular employees are eligible for up to

two times yearly salary in basic insurance and additional optional amounts. For example, an employee that is earning \$25,000 a year is eligible for up to \$50,000 in basic coverage at 14¢ per thousand and optional amounts up to \$100,000 (cost varies with age).

With all Open Season elections, the effective date will be 1 January 2003, so you will not see any changes in your pay until the pay period ending 9 January 2003 (actual pay date around

...continued on page 2 Quick Bytes



**6th ASG NAF
Personnel**

Unit 30401

**ATTN: AESG-C-NF
APO AE 09107**

or

**Plieningerstrasse
Kelley Barracks
Geb. 3315, Zi. 102
70567 Stuttgart**

Phone:

DSN: 421-2191/155

Commercial:

0711-7292191

0711-7292155

Fax:

DSN: 421-2077

Commercial:

0711-724082



HELPFUL PHONE NUMBERS

NAF BENEFITS

**(877) 384-2340 or
0800-2255-288 then (877) 384-
2340**

AETNA

**(800) 367-6276 or
0800-2255-288 then
1-800-367-6276**

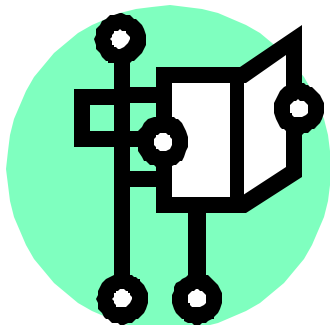
FIDELITY INVESTMENTS

0800-225-5288

then

877-833-9900

Plan #: 90076



Quick Bytes

NEW NAF Long Term Care Insurance Plan

Employee Benefits Branch (EBB), in an effort to provide employees with the best and most competitive benefits package, has announced the creation of the Army NAF Long Term Care Insurance Plan (LTC). LTC provides coverage if you or family members need extended care at an in-patient facility. Premiums are set when the employee first joins the program. Open Enrollment will be 1 October through 15 December. EBB representatives will be visiting Stuttgart on Wednesday, December 4 to explain the program and answer questions. The effective date of the policies will be either January 1 or February 1, 2003 depending on enrollment date. More information will be provided by the NAF CPU shortly.

Fidelity Adds New Funds

Fidelity Investments has made available to NAF employees two new funds: The Dodge & Cox Fund - a Large Cap Fund and T. Rowe Price Small Cap Fund. Log on to www.401k.com to review the information on these funds or make any changes in your distributions. While you are there check out the Portfolio Planner to help you determine your retirement needs or check out the Financial Engine available at www.nafbenefits.com.

Use or Lose Leave

With the end of the year quickly approaching, NAF employees are reminded that in accordance with personnel and payroll regulation, annual leave credits in excess of 240 hours for local hires and 360 hour for employees with a CONUS transportation agreement will be forfeited at the end of the leave year.

New Email Addresses

Recently CHRMA changed our email addresses to mimic the Army's standardized format. To reach one of us, use the below format: firstname.lastname@cpocur.army.mil. This change also applies to our generic email address. If you continue having problems, give the office a call.

Coming Up in January's Edition

In our next edition: information on Tax Season. Look for your next newsletter with your January 7th LES.

Open Season Elections

...continued from page 1

21 January 2003 depending on your bank). In addition, any claims requested based on the new status will not be honored until after 1 January 2003.

EBB will be sending out Open Season flyers and plan information. Check the NAF Benefits website or call the NAF CPU for more information.

ID CARD EXPIRING?

Make an appointment with the NAF Personnel Office prior to the expiration of your ID card to ensure you don't miss your expiration date.

RATION CARDS

Issued by the 6th ASG Adjutant's Office Kelley Bks., Bldg. 3315, Room 238, Phone DSN 421-2530 or civilian 0711-7292530 for more information.

Questions on NAF??

Use our generic e-mail address to get quick answers to your questions on NAF Personnel and Policy.

StuttgartNAF@cpocur.army.mil